

Presenter Bio: Underwriting Grocery Stores 201: A Deeper Look *August 22, 2012*

Christina Szczepanski: Ms. Szczepanski is responsible for implementation and day-to-day program management of TRF's healthy food retail financing programs including the Pennsylvania Fresh Food Financing Initiative (FFFI) and the New Jersey Food Access Initiative (NJFAI), and providing consulting and technical advisory services to peer CDFI's in New Orleans, LA, New York, and other regions who have created supermarket financing programs mirrored off of the success of PA's FFFI. In addition to rolling out these new public-private food access programs, Ms. Szczepanski is responsible for underwriting loans for supermarket operators and developers within TRF's footprint, with a focus on New Market Tax Credit eligible projects. Prior to joining TRF in June 2008, Ms. Szczepanski was an Active Equity Research Associate at TIAA-CREF in New York. Ms. Szczepanski is a Chartered Financial Analyst, has a Masters in City and Regional Planning from the University of Pennsylvania, and a Bachelors of Science in Construction Science and Management from Clemson University.